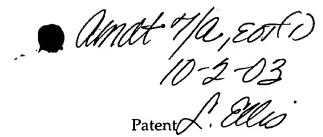


3801P015



## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Inna Vogel, et al.

Application No.: 09/661,168

Filed: September 13, 2000

For: MONITORING AND AUTOMATIC NOTIFICATION OF IRREGULAR ACTIVITY IN A NETWORK-BASED TRANSACTION FACILITY Examiner: Patel, Jagdish

Art Group: 3624

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail with sufficient postage in an envelope addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

September 18, 2003

Date of Deposit

Carrie Boccaccini
of Person Maifing Correspondence

SEP SEP SEP

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

## **AMENDMENT AND RESPONSE TO THE OFFICE ACTION**

Sir:

In response to the Office Action mailed May 20, 2003, Applicants respectfully request the Examiner to enter this amendment and to consider the remarks that follow.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.